



SECTION 1

EnviroScore is a composite number that is based upon Section 2 parameters of this document. EnviroScore numerical score range is 0-100 and is based upon the scale standard used for typical school grades. For instance, a score below 60 is failing and a score of 100 is excellent.

SECTION 2

EnviroScore's four (4) parameters that determine the composite score include:

- a. Property(s) Evaluation (Current & Historical)
- b. Business(es) or Individual(s) Environmental Compliance Review (Current & Historical)
- c. Type of Service or Operation
- d. Future Compliance Standards

SECTION 3

Low scores are obtained when the base score is reduced in each parameter due to conditions that represent liability at the time of the review. Scores can change due to changes in records or compliance standards. Therefore, EnviroScore is a score based upon those conditions at the time of the review. This indicates that scores need to be performed again if conditions arise that dictate a new evaluation. These conditions may include property transfers, refinancing, change of operations, etc.

SECTION 4

Corrective actions represent the best practical avenue to eliminate liability or environmental conditions concerning the business or site. These actions can be physical changes or documentation remedies. These conditions should allow for the next evaluation score to increase if performed. Corrective actions should assist banks or other businesses in identifying measures to reduce liability and operate businesses with current environmental regulatory standards.

SECTION 5

Discounts are available for volume production of EnviroScore reports.

SECTION 6

General notes can be made concerning the evaluation of records concerning the business or property. This allows for further description of identification efforts or conditions not represented in environmental records.

SECTION 7

EnviroScore does have liability limitations concerning its score. These include, but not limited to, those associated with criminal actions, hidden records, false interviews, inaccurate data, false information, erroneous government data, misinterpreted information and historical changes causing inaccurate records or data.

The liability scope is limited with an EnviroScore review due to the fact that the reviewer is only liability for what is found in the records at the time of the review and based upon known information given to EnviroScore's office. Inaccurate scores or hidden conditions are likely due to items cited above which EnviroScore cannot accept liability or responsibility for.

FIGURE 1

ENVIROSCORE® REPORT PRODUCTION SCHEMATIC
REGIONAL OPERATIONS OVERVIEW
QC METHODOLOGY

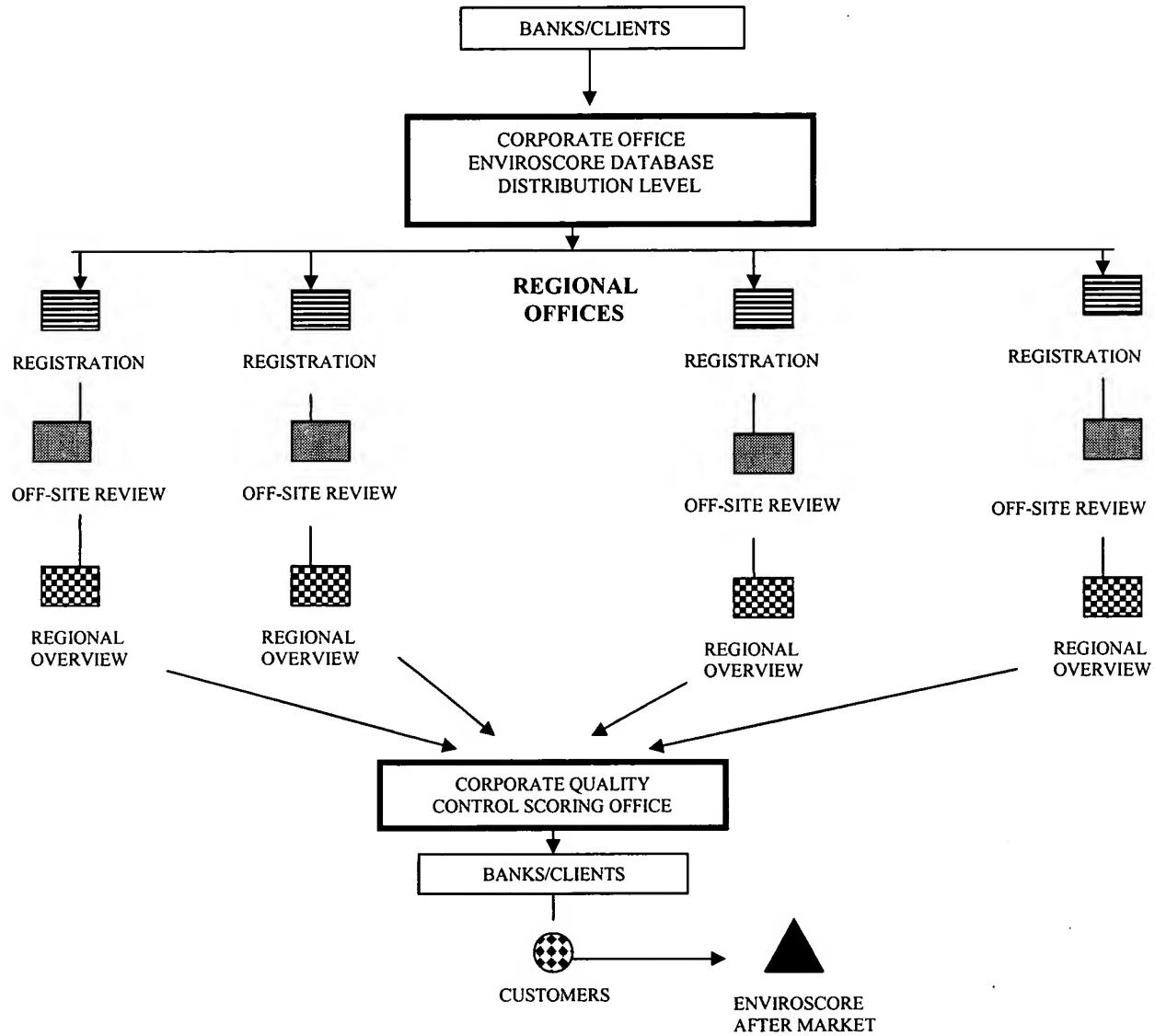


FIGURE 2

ENVIROSCORE® COSTS ESTIMATES
PAYMENT LEVELS

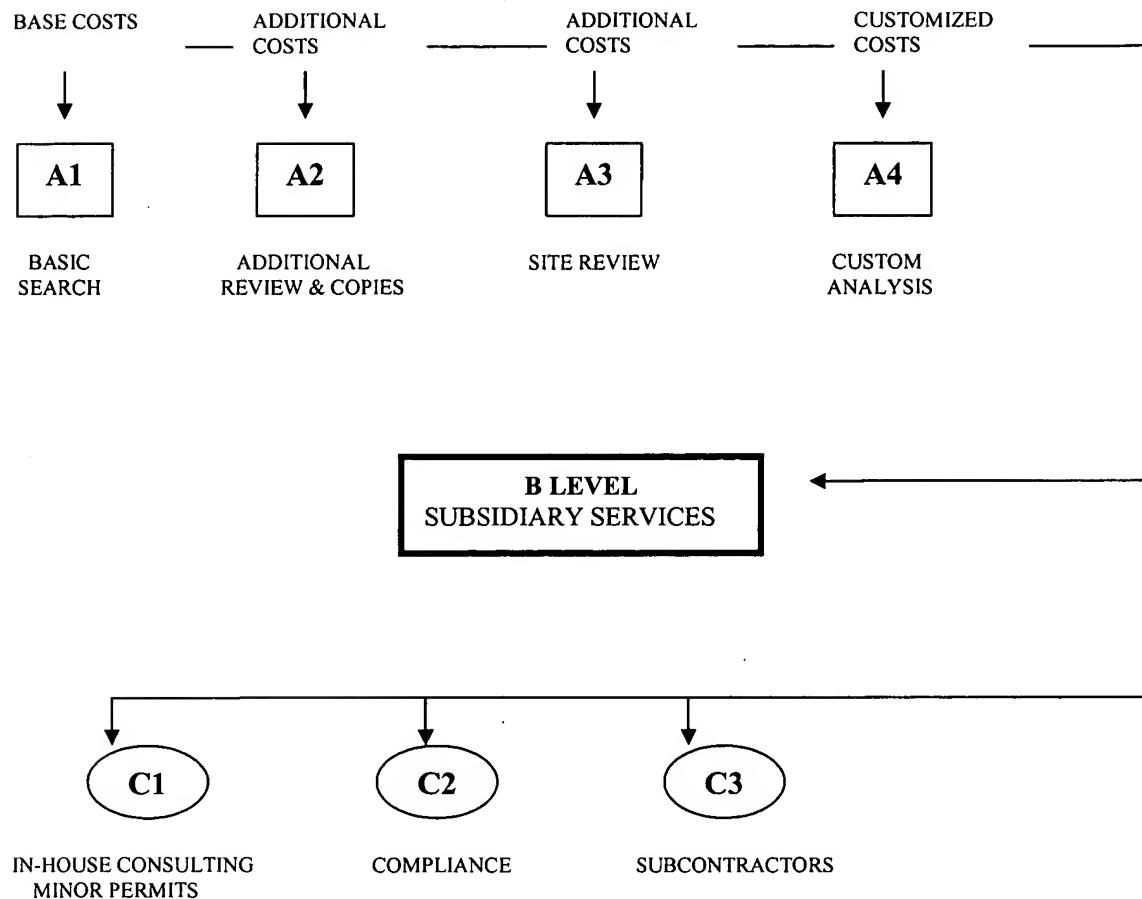


FIGURE 3

ENVIROSCORE® COMPARISON:
TYPICAL ENVIRONMENTAL PHASE I REPORTS WHICH ARE CURRENTLY
USED FOR FINANCIAL INSTITUTION

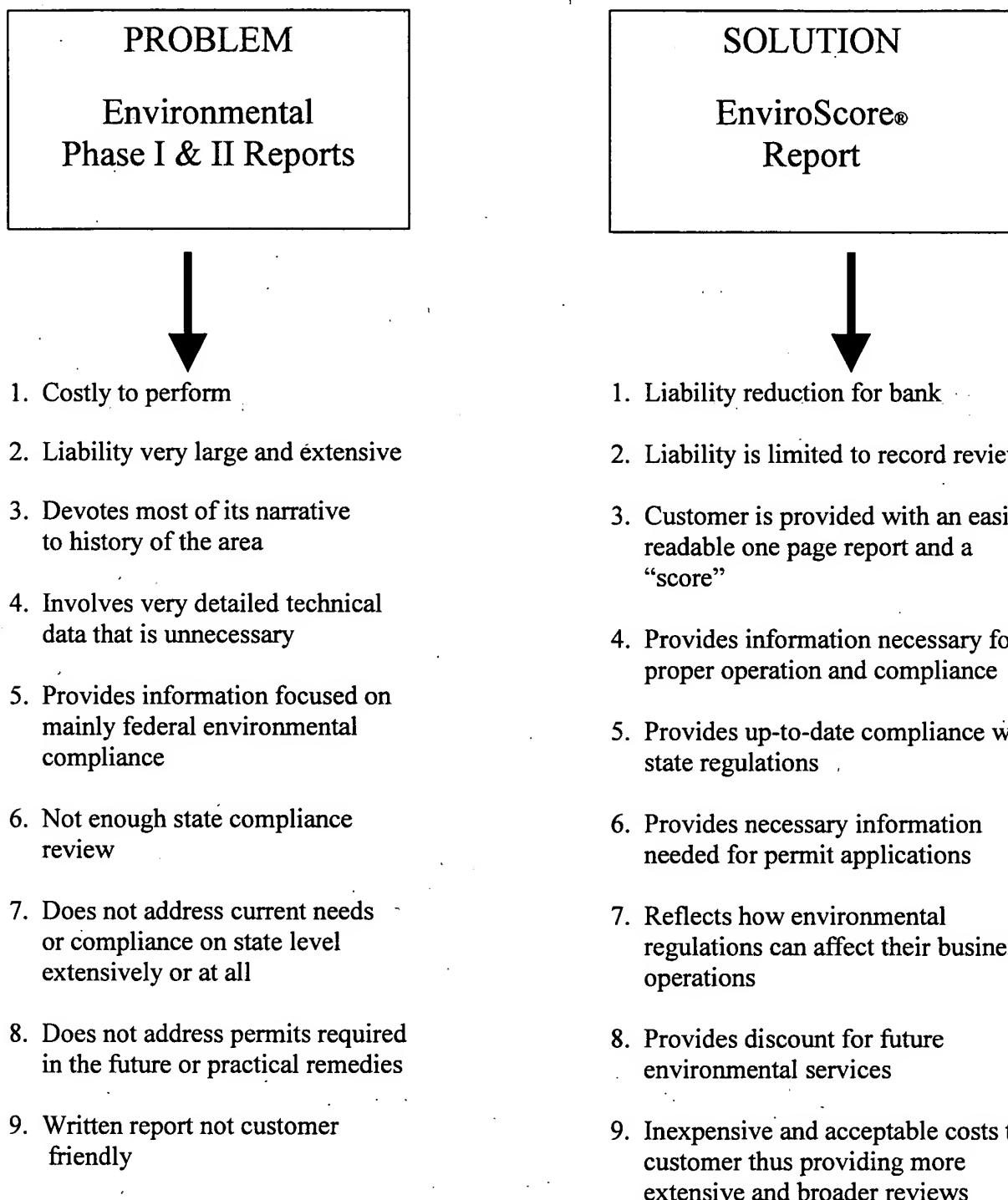


FIGURE 4



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enviro
score

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S
C
O
R
e
62

EMS-03-14
11/24/03

LDEQ Records
Found

B
A
N
K

ATTN: Bob Jones
ABC National Bank
Re: Commercial Loan
PO Box 1234
Anytown, LA 70023
Ph: 123-456-7891 Fax: 123-456-7891

A
P
P
L
I
C
A
N
T

Fred's Seafood Market & Po Boys, LLC
John Doe
Fred's Seafood Market & Po Boys, LLC Ph: 123-456-4567
1892 Grand Bayou Fax: same
Sometown, LA 70363
(attachments) SIC 5421 & 5812

C
O
R
R
F

Fred's Seafood Market & Po Boys, LLC Ph: 985-594-8013
1892 Grand Bayou
Sometown, LA 70363

R
E
C
O
R
D
S

- (1) State LDEQ records do not indicate there were any previous enforcement actions or liabilities regarding the site.
- (2) Known businesses at the site did not have any record of permit activity.
- (3) No records regarding adjacent property would prove to have impacts regarding the site. Records were found of adjacent property permit activity.
- (4) Business operation has its own sanitary treatment unit. No record of sanitary discharge permit on file at LDEQ.

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- (1) No enforcement action on site or direct adjacent sites to facility property.
- (2) LDEQ requires a sanitary permit for sanitary discharges.
- (3) Operations require a water discharge permit for processing of seafood. (Permits can be combined with sanitary waste permit)
- (4) No other known permit requirements based upon client interview.
- (5) Previous activity should have had permit activity for the facility property due to sanitary waste and operational

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- (1) Facility operations require an application to LDEQ for a sanitary discharge and an operational processing discharge. Two discharges can be combined from the facility site into a seafood processing permit or a LDEQ Light Commercial General Permit. (Contingent on LDEQ)
- (2) Facility should apply immediately for permits in order to satisfy LDEQ/EPA requirements.
- (3) Facility should insure all operations comply with state health (DHH) and environmental (LDEQ) standards.
- (4) Facility should contract with a "licensed certified operator" for its maintenance of the sanitary treatment plant to insure continual compliance with future permit.
- (5) Compliance requirements would be reflected within the permit. Includes lab testing, recordkeeping and proper maintenance on the facility operations.

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Please review EnviroScore liability and limitations clause. This exclusion represents conditions that may not be found due to hidden conditions, criminal intent, conditions at the site prior to regulatory records requirements, etc. Findings represented here may not reflect conditions or actions performed by LDEQ within the last 30-60 days due to process times. Information is conducted based upon bank and 3rd party interviews. This review is established for the liability concerns of the bank. For questions contact 225-383-5757.

—No required Phase II.

—Minor current violations found concerning "operations" of facility site. Facility required to apply for permit. Score would increase if facility obtains a permit and compliance standards. Monitoring contingent on bank requirements.

EnviroScore Examiner

Date

FIGURE 5

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